Eleving GROUP

Mogo IFN S.A Trade Registry Number: J2016005043409

Registered Address: Splaiul Unirii, no. 165, Timpuri Noi Square, Building 2, floor 7, sector 3, Bucharest, Romania

in EUR	actual 31.12.2025
Loans issued	***3 231 476***
Gross portfolio	***62 725 219***
Net portfolio	***56 368 797***
Interest and similar income	**2 168 630**
Interest income	2 107 619
Issuance commissions	28 263
Early repayment fee income	6 378
Other commission income	1 206
Penalties earned	24 686
Debt collection exp. reimbursement	479
Interest expense/income	(468 918)
Interest expense - Non Related Parties	*(105 658)*
Interest expense - Mintos	*(16 994)*
Interest expense - Related Parties	*(367 399)*
Mintos Service Fees	*23 731*
Interest expense - IFRS16	*(2 479)*
Mintos Success fee	*(118)*
Mintos cash back fee	-
Mintos performance fee	*(1)*
Other expenses - Penalties	*(0)*
Interest income - Related Parties	-
External Debt collection expense	(7 192)
Car dealership commissions - total	(57 724)
EIR adjustment	-
Customer car related expenses	(2 450)
Registration fee expense	(1 586)
Installment loan broker commissions	(6 625)
Registration fee income	-
Car insurance income (RCA)	-
Car insurance expenses (RCA)	(224)
Car tax income	1 218
Income from vehicle trade	-
GPS costs	(118)
Net interest income	**1 625 011**
Impairment - Provision for Doubtful Debt	(313 585)
Impairment - Bad Debt Written Off	(18 824)
Cession - Bad Debts - Written Off	
Cession - Income	
Profit/(loss) from vehicle trade and maintenance	
Provision for customer invoices	
Gross profit	**1 292 602**
Selling expense	**(27 310)**
Administrative expense	**(460 589)**
Salaries	(304 972)
Communications and IT	(31 317)
Professional services	(9 348)
Office expense	(14 939)
IFRS16 adjustment - rent	11 788
Depreciation and amortization	(5 554)
Depreciation and amortization IFRS16	(14 964)
Postage	(64)
Databases	(7 077)
Cafeteria	(787)
Travel&business meals	(3 096)
Car costs	(10 436)
Personel related expenses	(19 983)
Payment processing costs	(24 449)
Representation	-
Low value assets	(358)
Donations	-
Association fee	(783)
IFRS adjustment - vehicles	5 656
Other administrative expenses	(703)
Non-refundable VAT (prorata)	(29 203)
Other operating expense	**(289 756)**
Other operating income	**2 531**
Other interest receivable and similar income	**-**
Interest payable and similar expense	**(6 440)**
Profit/(Loss) before Tax	**511 038**
Corporate Income tax	(13 462)
Witholding tax	-
Deferred Tax	(15 223)
Profit/(loss) before unrealized Forex	**482 353**
Unrealized Forex Gain/(Loss)	(71 465)
Net profit/(loss)	**410 888**
Exchange difference on translation to presentation currency	(17 514)
Reporting Net profit/(loss)	**393 374**

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in EUR	31.12.2025
ASSETS	**actual**
Intangible assets	16 125
Property, plant and Equipment	639 146
Deferred tax asset	93 833
Related Party Loans	-
Accounts Receivable - Non-Current - Principal Amount - Vehicle loans	2 945 606
Accounts Receivable - Non-Current - Principal Amount - Installment loans	42 976 388
Non-Current Assets	**46 671 098**
Accounts Receivable - Current	16 971 302
Accounts Receivable - Current - Principal Amount - Vehicle loans	4 103 807
Accounts Receivable - Current - Accrued Interest - Vehicle loans	279 382
Accounts Receivable - Current - Installment loans	12 588 113
Fees paid and received upon loan disbursment - Vehicle loans	2 005 475
Fees paid and received upon loan disbursment - Installment	(340 203)
Fees paid and received upon loan disbursment - Cashloan Car	-
Deferred online sales channel expense	17 707
Impairment allowance - Vehicle loans	(803 881)
Impairment allowance - Installment loans	(5 544 833)
Inventory	9 114
GPS devices	1 296
Related party receivables	20 168
Other Accounts Receivable	406 858
Current Tax Assets	3 847
Deferred expenses to related companies	1
Advances paid	31 295
Deferred expense	336 631
Cash	1 681 310
Current Assets	**14 796 088**
TOTAL ASSETS	**61 467 186**

EQUITY AND LIABILITIES	
Share capital	6 189 083
Reserves	323 473
Current profit/(loss)	410 888
Accumulated profit/(loss)	4 472 786
Foreign currency translation reserve	(100 679)
Total Equity	**11 295 551**
Borrowings	48 069 306
Long Term Borrowings - Principal Amounts	47 669 794
Long Term Borrowings - Mintos	1 228 738
Long Term Borrowings - Related Parties	9 200 000
Subordinated loan - Related Parties	27 241 056
Long Term Borrowings - Non-Related Parties	10 000 000
Short Term Borrowings - Principal Amounts	310 378
Short Term Borrowings - Mintos	310 378
Borrowings - Accrued Interest Expense	89 133
Accrued Interest Expense - Mintos	9 644
Accrued Interest Expense - Related Parties	79 489
Accrued Interest Expense - Non-Related Parties	-
Other non-current financial liabilities	362 469
Other current financial liabilities	150 502
Accounts Payable	22 880
Mintos Payable	-
Related party payables	-
Advances received	981
Current Tax Liabilities	367 382
Accrued Liabilities / Expenses	576 702
Liabilities towards the employees	34 247
Deferred Revenue	585 184
Other payables	1 982
Total Liabilities	**50 171 635**
TOTAL EQUITY AND LIABILITIES	**61 467 186**